

Information to identify the case:Debtor 1 **Melissa Mae McCall**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3228**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Western District of Texas**Date case filed for chapter **7 4/3/19**Case number: **19-60221-rbk****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Melissa Mae McCall	
2. All other names used in the last 8 years	aka Melissa Myers McCall	
3. Address	11460 FM 3178 Oakwood, TX 75855	
4. Debtor's attorney Name and address	Nicholas M Wajda Wajda & Associates, APC 5430 Lyndon B Johnson Fwy, Ste. 1200 Dallas, TX 75206	Contact phone 214-396-6008 Email: nick@recoverylawgroup.com
5. Bankruptcy trustee Name and address	James Studensky 3912 W. Waco Drive Waco, TX 76710	Contact phone (254) 776-9630 Email: jstudensky.trustee@outlook.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . See Court website for electronic filing information: www.txwb.uscourts.gov .	800 FRANKLIN AVE., SUITE 140 WACO, TX 76701-0	Hours open Monday – Friday 8:00 AM – 4:00 PM Contact phone (254) 750-1513 Date: 4/4/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 2, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Waco Room 175, 800 Franklin St., Waco, TX 76701
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 7/1/19 </div> <div> You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline to object to exemptions: </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of Texas

In re:
Melissa Mae McCall
Debtor

Case No. 19-60221-rbk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-6

User: stephensd
Form ID: 309A

Page 1 of 2
Total Noticed: 23

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db +Melissa Mae McCall, 11460 FM 3178, Oakwood, TX 75855-4078
17618979 +AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
17618981 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
17618982 Brazos Valley Emergency Physicians, P.A., PO Box 14000, Belfast, ME 04915-4033
17618985 +Collection Resources I, Attn: Bankruptcy Dept, 650 E. Nontana Ste. J,
Las Cruces, NM 88001-4294
17618986 +Huntsville Memorial Hospital, PO Box 4438, Houston, TX 77210-4438
17618987 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225,
Hazelwood, MO 63042-2429
17618992 +St. Joseph Children's Hospital, 2901 E 29th St, Suite 123, Bryan, TX 77802-2691
17618995 +US Acute Care Solutions, Emp of Clar UMC (McCourt), PLLC, Attn #18925X, P.O. Box 14000,
Belfast, ME 04915-4033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: nick@recoverylawgroup.com Apr 05 2019 00:25:04 Nicholas M Wajda,

Wajda & Associates, APC, 5430 Lyndon B Johnson Fwy, Ste. 1200, Dallas, TX 75206
tr +EDI: QJESTUDENSKY.COM Apr 05 2019 04:18:00 James Studensky, 3912 W. Waco Drive,
Waco, TX 76710-7108
ust +E-mail/Text: ustpregion07.au.ecf@usdoj.gov Apr 05 2019 00:25:58
United States Trustee - WA12, United States Trustee, 903 San Jacinto Blvd, Suite 230,
Austin, TX 78701-2450
17618980 +EDI: AMEREXPR.COM Apr 05 2019 04:18:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
17618983 +E-mail/Text: bankruptcy@cavps.com Apr 05 2019 00:26:23 Cavalry Portfolio Services,
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
17618984 +EDI: CHASE.COM Apr 05 2019 04:18:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
17618988 +EDI: MID8.COM Apr 05 2019 04:18:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
17618989 +EDI: PRA.COM Apr 05 2019 04:18:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
17618991 +E-mail/Text: EBN_Waco@Receivemorermp.com Apr 05 2019 00:27:00 RMP Services LLC,
200 N New Road, Waco, TX 76710-6932
17618990 +EDI: RESURGENT.COM Apr 05 2019 04:18:00 Resurgent Capital Services, Po Box 10587,
Greenville, SC 29603-0587
17618994 +EDI: TFSR.COM Apr 05 2019 04:18:00 Toyota Financial Services, Attn: Bankruptcy,
Po Box 8026, Cedar Rapids, IA 52409
17618993 +EDI: WTRRN BANK.COM Apr 05 2019 04:18:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
17618996 +EDI: VAND.COM Apr 05 2019 04:18:00 Vanderbilt Mortgage, P.O. Box 9800,
Maryville, TN 37802-9800
17618997 +EDI: WFFC.COM Apr 05 2019 04:18:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0542-6

User: stephensd
Form ID: 309A

Page 2 of 2
Total Noticed: 23

Date Rcvd: Apr 04, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

James Studensky jstudensky.trustee@outlook.com, jstudensky@ecf.axosfs.com
Nicholas M Wajda on behalf of Debtor Melissa Mae McCall nick@recoverylawgroup.com,
r47098@notify.bestcase.com
United States Trustee - WA12 ustpregion07.au.ecf@usdoj.gov

TOTAL: 3